



Order Filed on May 23, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Jeanette F. Frankenberg, Esq.  
Stern, Lavinthal & Frankenberg, LLC  
105 Eisenhower Parkway, Suite 302  
Roseland, New Jersey 07068-0490  
Telephone Number (973) 797-1100  
Facsimile Number (973) 228-2679  
Attorneys for Creditor  
**Carrington Mortgage Services, LLC as servicing  
agent for Bank of America, N.A.**

**In Re:**

Charles A. Schaffer, III  
Debtor

Judge: Kathryn C. Ferguson  
Chapter 13  
Hearing: May 9, 2018  
Case No.: 17-33684-KCF

**CONSENT ORDER RESOLVING MOTION FOR RELIEF**

The consent order set forth on the following pages, numbered two (2) through three (3),  
is hereby **ORDERED**.

**DATED: May 23, 2018**

  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

Debtor: Charles A. Schaffer III  
Case No: 17-33684-KCF  
Caption: Consent Order Resolving Motion for Relief from Stay

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THIS MATTER having been brought before the Court by Carrington Mortgage Services, LLC as servicing agent for Bank of America, N.A., ("Secured Creditor"), by and through its attorneys, Stern, Lavinthal & Frankenberg, LLC, upon the filing of a Motion for Relief, and Ronald E. Norman, Esq., attorney for the Debtor, Charles A. Schaffer, III ("Debtor"), having filed an Objection to the Motion, and the parties having subsequently resolved their differences; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for good cause shown;

**IT IS HEREBY ORDERED** as follows:

1. Status of post-petition arrearages:
  - a. The Debtor is overdue for 5 months, from December 1, 2017 to April 1, 2018.
  - b. The Debtor is overdue for 5 payments at \$3,030.33 per month.
  - c. Total Arrearages Due \$15,151.65, through April 2018.
2. Debtor must submit a full modification review packet directly to Secured Creditor by May 31, 2018.
3. If the loan modification is granted, Debtor shall file a Modified Plan, together with amended Schedule "J" reflecting Debtor's post loan modification budget, within thirty (30) days of approval of final loan modification.
4. If no loan modification is approved by July 10, 2018 (or other date as extended by court order), Secured Creditor will promptly notify the Trustee, with copy to Debtor's attorney, and within thirty (30) days of such notification, the Debtor shall file one of the following:
  - a. A Modified Plan to cure the arrearage claim and any subsequent arrears to Secured Creditor; or a
  - b. Modified Plan to surrender the property subject to said claim; or a
  - c. Notice to Convert to Chapter 7; or a
  - d. Notice to Dismiss the Case.
5. Debtor acknowledges that the monthly post-petition mortgage payment is subject to change in accordance with the terms of the note and mortgage.
6. Furthermore, post-petition payments / trial period payments (if applicable) shall continue to be tendered outside the plan while the loan modification process is pending, continuing with the May 1, 2018 payment.
7. If the Debtors fail to make any regular monthly payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic

Debtor: **Charles A. Schaffer III**  
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Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.

8. Secured Creditor is awarded attorneys' fees of \$350.00 and costs of \$181.00, which shall be payable through the Debtor's Chapter 13 plan.

The undersigned hereby consent to the form,  
content and entry of the within Order:



Ronald E. Norman, Esq. *5/26/18*  
Attorney for the Debtor

/s/ Jeanette F. Frankenberg

Jeanette F. Frankenberg, Esq.  
Attorney for Secured Creditor

Certificate of Notice Page 4 of 4  
United States Bankruptcy Court  
District of New Jersey

In re:  
Charles A. Schaffer,, III  
Debtor

Case No. 17-33684-KCF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2018.

db Charles A. Schaffer,, III, 2 Pine Rd, Medford, NJ 08055-8159

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 25, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jeanette F. Frankenberg on behalf of Creditor Carrington Mortgage Services LLC as servicing agent for Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2006-FRE1 Asset-Backed Pass-Through Certificates cmecf@sternlav.com

Jeanette F. Frankenberg on behalf of Creditor Carrington Mortgage Services, LLC as servicing agent for Bank of America, N.A. cmecf@sternlav.com

Jeanette F. Frankenberg on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2006-FRE1 Asset-Backed Pass-Through Certificates cmecf@sternlav.com

Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmlawgroup.com

Ronald E. Norman on behalf of Debtor Charles A. Schaffer,, III ronaldenorman@comcast.net, dgordon@rnormanlaw.com;gl4985@notify.cincompass.com;ronaldenorman@icloud.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8